

## DETAILED ACTION

### EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Howard Sobelman on July 28, 2008.

The application has been amended as follows:

Please replace claims 6-9 with the following claims:

6. A computer program product ~~data processing system~~ for facilitating the negotiation of a letter of credit, said computer program product comprising ~~data processing system configured to:~~  
a computer usable medium having computer readable program code means embodied in said medium for storing ~~store~~ criteria by which compliance with program conditions may be determined, where said program conditions are agreed between a nominated bank and an issuing bank, and relate to conditions pursuant to which said nominated bank, based upon examination by said nominated bank of at least one document presented under a letter of credit and before said document is forwarded to, received, and accepted by the issuing bank, will at least one of pay, accept, and negotiate said letter of credit with limited recourse to said issuing bank for discrepancies in said document;  
computer readable program code means embodied in said medium for causing a computer to store criteria by which conformity of said document to stipulated documents specified in said letter of credit may be determined;

computer readable program code means embodied in said medium for causing said computer to receive said document;

computer readable program code means embodied in said medium for causing said computer to determine the compliance of said letter of credit and said document to said program conditions in accordance with stored criteria relating to said program conditions;

computer readable program code means embodied in said medium for causing said computer to examine said document for conformity to said stipulated documents in accordance with stored criteria relating to a required presentation; and

where said document is determined to be in conformity with said required presentation, and said letter of credit and said document in compliance with said program conditions, at least one of pay, accept and negotiate said letter of credit with limited recourse to said issuing bank for discrepancies in said document.

7. (currently amended) ~~The data processing system~~ computer program product of claim 0, further comprising ~~configured to~~:

where said document is determined to be discrepant, request a waiver of the discrepancy from said issuing bank as provided in said program conditions; and

where said waiver is obtained, at least one of pay, accept and negotiate said letter of credit with limited recourse to said issuing bank for other discrepancies in said document, and where said waiver is not obtained, dispose of said document as provided in said program conditions without at least one of payment, acceptance, and negotiation.

8. ~~A computer program product in a computer readable storage medium having computer readable program code means embodied in the storage medium for use in facilitating the negotiation of a letter of credit, said product configured to~~ A program storage device readable by a machine, tangibly embodying a program of instructions executed by said machine to perform method steps of facilitating a negotiation of a letter of credit, said method steps comprising:

storing ~~store~~ criteria by which compliance with program conditions may be determined, where said program conditions are agreed between a nominated bank and an issuing bank, and relate to conditions pursuant to which said nominated bank, based upon examination by said nominated bank of at least one document presented under a letter of credit and before said document is forwarded to, received, and accepted by the issuing bank, will at least one of pay, accept, and negotiate said letter of credit with limited recourse to said issuing bank for discrepancies in said document;

storing ~~store~~ criteria by which conformity of said document to stipulated documents specified in said letter of credit may be determined;

receiving ~~receive~~ said document;

determining ~~determine~~ the compliance of said letter of credit and said document to said program conditions in accordance with stored criteria relating to said program conditions;

examining ~~examine~~ said document for conformity to said stipulated documents in accordance with stored criteria relating to a required presentation; and

where said document is determined to be in conformity with said required presentation, and said letter of credit and said document in compliance with said program conditions, at least one of pay, accept and negotiate said letter of credit with limited recourse to said issuing bank for discrepancies in said document.

9. The program storage device ~~computer program product in a computer readable medium~~ of claim 0, further comprising ~~configured to~~:

where said document is determined to be discrepant, request a waiver of the discrepancy from said issuing bank as provided in said program conditions; and

where said waiver is obtained, at least one of pay, accept and negotiate said letter of credit with limited recourse to said issuing bank for other discrepancies in said document, and where said waiver is not obtained, dispose of said document as provided in said program conditions without at least one of payment, acceptance, and negotiation.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Lalita M Hamilton/  
Primary Examiner, Art Unit 3691